

Response to Notice of Final Cure Payment - Supplement

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

Name of debtor: Maria Gloria Lazo

Case Number: 10-41037

Trustee: David G. Peake

Chapter 13

Judge: Jeff Bohm

RESPONSE TO NOTICE OF FINAL CURE PAYMENT FILED ON: 02/10/2016

Pursuant to Federal Bankruptcy Rule 3002.1(g), the Holder listed below is responding to the Notice of Final Cure Payment filed in the above referenced case.

Name of creditor: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RS5 As Serviced by Specialized Loan Servicing LLC

Last four digits of any number you use to identify the debtor's account: xxxxxx5621

Statement in Response as of: 02/23/2016**1. Pre-Petition Arrears - Court claim no. (if known): 9 (Docket Entry #149)**

Creditor ☒ agrees ☐ does not agree that the debtor(s) has paid in full the amount required to cure the pre-petition default to be paid through the Chapter 13 Plan as of the Trustee's cure notice.

If Creditor disagrees:

Amount of pre-petition arrears due at filing: _____

Amount received from the Chapter 13 Trustee _____

Pre-Petition arrears remaining due: _____

2. Post-Petition Amounts

Creditor ☐ agrees ☒ does not agree that the debtor(s) has paid all post-petition amounts due to be paid to the secured creditor as of the date of this Response.

If Creditor disagrees:

Post-petition amounts remaining due: _____ \$875.15

Attached as Schedule of Amounts Outstanding Post-Petition is an itemized account of the post-petition amounts that remain unpaid as of the date of this Response. The amounts identified on the Schedule do not reflect amounts that became or may become due after the date of this Response, including any fees that may have been incurred in the preparation, filing, or prosecution of this statement.

Schedule of Amounts Outstanding

This section itemizes the required cure of post-petition amounts, if any, that the holder contends remain unpaid as of the date of this statement but may not, due to timing, reflect all payments sent to Creditor as of the date of this Response. In addition, the amounts due may include payments reflected in the Trustee's records but which have not yet been received and/or processed by the Creditor.

| Description | | Date Assessed | Assessed Amount | Amount Recovered | Amount Outstanding |
|-------------|--|---------------|-----------------|------------------|--------------------|
| Payments | | 02/01/2016 | \$1,339.67 | \$464.52 | \$875.15 |

Amount Remaining Due: \$875.15

3. Sign Here

| | |
|-------------|---|
| Print Name: | Andrew Kussmaul |
| Title: | Authorized Agent for Specialized Loan Servicing LLC |
| Company: | Buckley Madole, P.C. |

/s/ **Andrew Kussmaul**
Signature

Address and telephone number:

03/02/2016
Date

P. O. Box 9013
Addison, TX 75001

Telephone: ((972) 643-6600 Email: POCInquiries@buckleymadole.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I certify that the foregoing notice has been served electronically on the Debtor's Counsel and the Chapter 13 Trustee and has been mailed to Debtor at the following address on March 2, 2016.

Debtor *Via U.S. Mail*

Maria Gloria Lazo
2022 Wycliffe Dr
Houston, TX 77043

Debtors' Attorney

Kenneth A. Keeling
Keeling Law Firm
3310 KATY FWY STE 200
HOUSTON, TX 77007

Chapter 13 Trustee

David G. Peake
9660 Hillcroft St. Suite 430
Houston, Texas 77096-3860

Respectfully Submitted,

/s/ **Andrew Kussmaul**
